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ABSTRACT

Designed to help those who must consider relocating to secure employment, this relocation guide provides answers to a number of questions pertaining to moving, money management, and adjusting to a new community. Various aspects of deciding to move are covered, including reasons for moving, thinking of a move as permanent, feelings of homesickness, meeting people, and making friends. Discussed next are such aspects of personal money management as determining initial monetary needs; ways to obtain needed money; determining take-home pay; designing a budget; considering shift work premiums and overtime pay in a budget; costs of operating a car; and changing one's driver's license, car registration, and insurance after a move. Suggestions are also provided for getting along without a car, finding a place to live, deciding between a room and an apartment, selecting an apartment, and adapting to apartment life. Examined next are such aspects of adjusting to a new community as finding a roommate, becoming a good neighbor, learning about a new town, using spare time, and finding a bank or credit union. Finally, guidelines are set forth for planning a trip, saving money while traveling, and traveling safely. (MN)

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MOVING TO A NEW TOWN

A Relocation Guide

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This guide has been developed for young men and women in Michigan who, eager to begin their careers, must consider relocating to secure employment. The Michigan Department of Education, Vocational-Technical Education Services and the Experimental and Demonstration Centers Program have provided funding for the production of the guide.

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The Intermediate School District Board of Education is responsible for providing vocational education opportunities for students in local schools. The Board believes the best way to deliver cost effective vocational training is through the "Area Center" programs it operates in Delta and Schoolcraft counties. The Board encourages public visits and recommendations regarding these programs.

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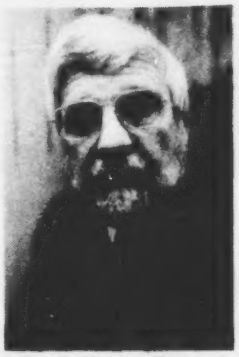

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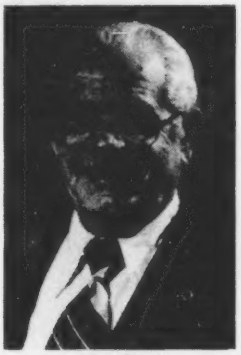

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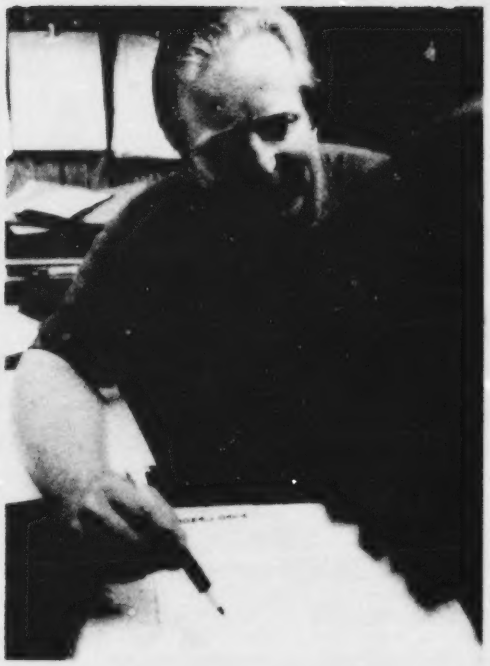
PLACEMENT SERVICE



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In Michigan, job placement assistance is an important part of vocational education programming. Placement service directors throughout Michigan are ready to provide assistance to vocational graduates seeking to relocate in their service area. Contact your placement director for more information on how to take advantage of this valuable service.

In the Upper Peninsula of Michigan, you may contact:

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Appreciation is extended to the Upper Peninsula Placement Directors for their assistance in the development of this guide.

MOVING TO A NEW TOWN

This book will help you answer some of your questions about moving to a new city to begin your new career.

The answers to some questions are short, but others are long and complicated. This is because many questions about life and living don't have short, easy answers.

We want your move to be successful, so we've tried to give you some information and some ideas that have helped other people when they moved. We assume you know how to hunt for a job (If you have questions about that, contact your placement office.) and that you will be able to find a job in the area you choose.

We'll start with some questions about moving away from your friends, family, and home. Then we'll look at questions about housing, transportation, and getting to know your new hometown. Finally, there's a section on traveling and a checklist and calendar to help you with your planning.

Moving away from home for the first time can be a great adventure. It is the beginning of your life as an independent adult. Remember, the people who gave you this guide are always ready to do whatever they can to help you. Good luck!

WHY SHOULD I MOVE?

Having a good reason for moving to another town will help you with the hard times that you will go through. These are reasons why others have moved. They may help you come up with your own reasons for moving.

- There aren't any local jobs in my career area.
- Better pay.
- Growing industries with chances for advancement.
- Getting away from home.
- Moving to be nearer to a girlfriend or boyfriend.
- A more pleasant climate.
- Wanting to try something new and different.
- Moving with a group of friends.
- Being close to a school where I can get more training.
- There's nothing going on back home - I want "to be where the action is".

WHY SHOULD I THINK OF THIS MOVE AS "PERMANENT"?

It will be easier to become a part of your new town if you think of it as "home".

Employers want to hire people who plan to stay in the area. It is expensive for an employer to train a new person, so they don't want someone who is going to leave after a couple of months.

Your work record will look better if you keep your first job for at least a year. Employers like people who are stable and don't jump from job to job.

This means making a commitment to your new hometown. You will still have ties with your "old" hometown, but moving will be more successful if you start working at making the new city your "hometown".

CAN YOU GUARANTEE I'LL BE HAPPY?

No. No one can guarantee your happiness. We can try to help, but you have to do the work. You will need to have a reason for moving that will be good enough to keep you in your new hometown for at least a year. You will need to deal with the loneliness that comes with leaving your family and friends. And you will need to handle housing, meals, budgeting, roommates, neighbors, transportation, and a dozen other problems that will come up during the first year. For many people this is the hardest part of leaving home. Having to take complete responsibility for your life can be overwhelming. Most people who return home after moving away weren't prepared for life on their own. If you prepare and plan ahead, you will improve your chances. It's not always easy, but you can do it. With a little work *you* can guarantee you will be happy.

I FEEL HOMESICK–ISN'T THAT CHILDISH?

Loneliness, homesickness, and missing friends are all to be expected when you leave home to live and work in a new area. Things are different. The people are different. You don't feel quite comfortable, no matter where you go. You can expect to feel these things and the best way to handle them is to face up to it. Admit you're lonely, homesick, and miss your friends back home. These are natural feelings. You can overcome most of the problem by going out, doing things that interest you, and meeting new people who enjoy doing the same things you do.

Having someone to move with you can help the loneliness. You'll have someone to talk with and share new experiences with. A lot of times it is easier to try new things when you have someone to do them with.

Homesickness is usually the worst after the first extended visit home. You enjoy being with your family again, meeting old friends, and doing familiar things in familiar places. You hate to go back and find that you really miss everything at home. This is a tough time and the urge to quit and go back home can be almost overpowering. Once again, the best way to overcome that urge is to get busy doing other things you enjoy in your new location. Go out - Get busy - In a few days you'll feel better!

HOW DO I MEET PEOPLE AND MAKE NEW FRIENDS?

You'll have to go out and find friends. You're the stranger–the new person in town. You can't expect people to come to you; you have to go to them. The best place to find new friends is in a group of people who enjoy doing the same things you do. Here is a list of organizations and activities you might try–pick the ones that appeal to you.

Church groups
Community band or chorus
Big Brothers/Big Sisters
Baseball/Softball League
DeMolay
Job's Daughters
Sportsman's Club
Ski Club

Bowling League
Jaycees
Community College classes
Bars (respect drinking-age laws)
Community Center
Professional organization within your business or industry
Pool League
Community School classes
Stock Car Racing Association
Black Powder Club
Boy Scouts/Girl Scouts

That should start you thinking and you'll be able to add more.

How do you find these groups?

- Check the newspaper for meeting announcements.
- Ask the clergy at your home church about the church in your new hometown.
- Get a list of clubs and organizations from the Chamber of Commerce.
- Talk to people at work about what they do.
- If there is a store that sells supplies for your hobby, ask if there is a club in the area for your hobby.
- Your former Boy Scout, Girl Scout, DeMolay, Job's Daughters leader can tell you how to contact that group in your new town.
- Ask if your company sponsors a bowling team or softball team.

The main thing is to get out and try it. Going into a new group isn't that easy, but keep trying and soon you'll be an accepted member.

One last word about making new friends. Because you are lonely and meeting a new group of people, you might be tempted to go along with some things that you wouldn't normally do. It is natural to want to make friends and be part of the crowd. When you look for new friends, look at their values (the things they think are important) and their attitudes. If you aren't comfortable with what you see, look for others. Find friends that have values and interests that are like yours and whom you can enjoy being with.

I CAN'T STAND TO BE AWAY FROM MY GIRLFRIEND/BOYFRIEND–SHOULD I GIVE UP THE IDEA OF MOVING?

For many people this is the most difficult part of moving. It is important that the two of you talk about this and be very honest with each other. You may be able to handle this by planning so that you know when you will be apart, for how long, and when you can count on being together again. If you can't work something out, it may be better to postpone, or not leave at all if you just can't bear to be separated. Some couples can handle these things quite well. For others it is very, very difficult, and the person who left often returns home after a short time. This hurts. Their work record has a bad spot on it. They have the expense of moving again. They have to try to find a job at home where it may be quite diffi-

cult. And they feel as though they have somehow failed to live up to their own expectations. All these things tend to strain the couple's relationship and break-ups often occur within a few weeks.

Dealing with the changes in this relationship may be the most difficult part of moving. It is possible, but it will take a lot of patience, trust, and understanding from both of you.

HOW CAN I BE SURE MOVING IS THE RIGHT THING TO DO?

There are no guarantees.

- If you have a good reason for moving.
- If you have an understanding with your girlfriend/boyfriend.
- If you think you can handle breaking some of your ties with family and friends.
- If the chances of finding a job in the new city are good.
- If you have the money you will need to get by until the paychecks start.
- If you *want* to move.

Then it is probably a good idea. These are "ifs" that you have to decide for yourself. Remember, *you* are the one who is moving. *You* are the one who has to deal with the problems. Don't let others make the decision for you.

Good luck. Let us know if we can help.

HOW MUCH MONEY WILL I NEED WHEN I START OUT?

The answer to this question depends on where you are going and what you plan to do until you find a place to live. If you are going to a new town where you don't know anyone, you will have to pay for meals and a place to stay. There will also be the cost of running your car or bus fare. Don't forget a little extra for emergencies like a blown tire, a muffler that falls off, or a traffic ticket. Things like this can ruin a good budget.

Sleeping and eating will be your biggest expenses. Single motel rooms cost $10-$30 per night. This includes a bath and usually a TV and a telephone. Some motels have special weekly rates. Inexpensive hotels, the YWCA or YMCA can be as low as $20-$25 per week, but will not have the convenience or privacy of a motel room; the bathroom may be down the hall. It is also possible to camp; or in emergencies, sleep in your car. Remember that you'll want to look good for your interviews, so be sure you have a place to clean up.

In a hotel or motel there will be a desk clerk who will be able to take phone messages for you. It will be helpful to have a telephone number where employers can reach you or leave a message.

The cost of eating can also be controlled; you don't have to eat in a fancy restaurant for every meal. Some places have a company cafeteria that has reasonably priced meals. Some rooming houses will include breakfast, dinner, and pack a lunch for you. Others will allow you to use the kitchen to prepare meals. When you are looking for a place to stay, find out the rules about food in the rooms. You may be able to make sandwiches and avoid going out to eat. Some motels offer

free coffee and rolls in the morning. Be sure to find out the rules about food and follow them. You don't need the hassle of being thrown out of your room.

Many of these costs can be lowered by finding someone to travel with and to share expenses. Double rooms don't cost twice as much as single rooms. Traveling with someone also gives you a person to talk to and helps with the problems of moving to a new place.

If you have a friend or relative in town or nearby, it will change a lot. This is a good time to look up the aunt and uncle you haven't seen in 10 years. They may be able to give you a place to stay. Bring your sleeping bag so you'll be ready to sleep on the floor in the recreation room. You might even be invited for a few meals. This can be a big help in making the money you have last until the paychecks start. Best of all, they may know about a job opening somewhere. Be careful not to overstay your welcome. Remember, you're there to find a job, not for a vacation.

Room, meals, car, gas – how much money will you need? It could be as low as $100 or as high as $1000, depending on how you live and how long you have to wait for your first paycheck.

WHERE CAN I GET THE MONEY I WILL NEED?

Some ideas are:

- savings from part-time or summer jobs
- graduation gifts
- loans
- selling the motorcyle you don't ride anymore.
- income tax refund

Take a hard look and you'll find a way.

WHEN WILL THE PAYCHECKS START?

A number of things happen between applying for a job and the first paycheck. Your application is processed, your references checked, and you are called in for an interview. After that the company may arrange for a physical and you wait for the results. Finally, you get the job and are given a starting date. Now you're all set. Right? Not quite yet. You've made it, but you still have to live until you get your first paycheck. Most companies hold back one check, so it may be two to four weeks before you receive your first check.

HOW MUCH MONEY WILL I TAKE HOME?

Let's look at your paycheck. Five dollars an hour for 40 hours a week is $200. But you don't get all that to spend; there are deductions that come out first. Estimates for a single person are:

Gross earning $5/hr x 40 hr/wk	$200.00	
	-30.00	Federal Income Tax Withholding
	$170.00	
	-8.00	State Income Tax Withholding
	$162.00	
	-13.00	Less Social Security
Net or Take-home Pay	$149.00	

If you have tools, safety equipment, uniforms, or clothing purchases on a payroll deduction plan, those will also be taken out. Union dues, insurance, or city income tax may be deducted.

HOW DO I MAKE UP A BUDGET?

It is usually easiest to make a budget for a month. List all of the things you have to pay for each month and the amount you will spend. The total should not be more than your take-home pay for the month. Be sure to put some money into savings to build up an emergency fund. Don't forget the "budget busters" like car insurance. Divide the amount you pay by the number of months the policy covers to find how much you should put away each month.

A sample budget might look like this:
Take-home pay $150 a week x 4 weeks = $600

Rent (sharing an apartment with two others at $375 per month)	$125.00
Utilities	25.00
Food & Housekeeping	200.00
Clothes, Cleaning, Laundry	30.00
Personal Care Items	20.00
Car Insurance ($120 for 6-month policy)	20.00
Car - Gas & Maintenance - Parking	100.00
Entertainment	50.00
Savings	30.00
	$600.00

You'll notice there is no car payment in this budget, as we are assuming your car is paid for. If you don't have a car, you can take out insurance, gas, maintenance, parking; but you have to put in the cost of whatever other type of transportation you will be using.

WHAT ABOUT SHIFT WORK PREMIUMS AND OVERTIME PAY?

Shift work premiums - YES Overtime pay - NO

Many companies pay 10¢-30¢ per hour extra for people on 2nd or 3rd shift. If you are hired for one of these shifts and will be working it regularly, include the extra money in your budget.

Your employer must pay you time-and-a-half for any time you work over forty hours in a week. Should that be included as you set up your budget? NO! You really can't count on overtime. Set up your budget on regular earnings and use the overtime money to increase savings or for those extras not in your budget.

WHAT WILL IT COST TO OPERATE MY CAR?

Your own car can be the most convenient way to get around town. It is there to take you where you want to go, when you want to go. The drawback to a car is the cost. The sample budget included $20 per month for car insurance. If you have a new car or a poor driving record, plan to pay a lot more. Divide the premium you pay by the number of months the policy covers to find out how much to save each month, so you'll have enough money when the bill comes. Shop around at different insurance agencies to find the best price for the coverage you want.

The sample budget shows $100 per month for gas, maintenance, parking, and other car expenses. Maintenance costs can be held down if you do some of the work yourself. In some cities you will find places that have stalls you can rent to work on your car. There are also some car maintenance co-ops where you pay a fee to join the co-op and then get a discount on the cost of car repairs. Co-ops are owned by the members and keep prices down by having members do most of the work. Be prepared to help out a few hours each month.

If you're not into doing your own car maintenance, ask people where you work to suggest a reliable repair man. You might want to think about taking a beginning car repair course in the evening. You could learn to fix your car, save some money, and meet new people all at the same time. The cost of maintenance will depend on the age of your car, how you drive it, and how much of the work you can do yourself.

If you have a job in a downtown area where you have to pay to park in a lot or parking garage, be sure to look around. Sometimes you can save some money by buying a monthly parking ticket. Or you may be able to save some by parking a block further from work.

WHAT DO I NEED TO DO WITH MY CAR WHEN I MOVE TO A NEW AREA?

1. Inform your insurance company of your move. Rates are established by regions and you may pay more or less for your insurance.
2. Have your driver's license changed to show your new address or get a new driver's license if you have moved to another state. Usually you have 30 days to do this. Study for their test; laws may be different from state to state.
3. License your car in your new state; again within 30 days. You will need the title, registration, and proof of insurance.

HOW CAN I GET ALONG WITHOUT A CAR?

Good question! Many of us have learned to depend on cars so much it doesn't seem possible to be without one. Let's look at the advantages and disadvantages of a number of options. You will have to decide which of these will work in your situation.

PUBLIC TRANSPORTATION

Many cities have some form of public transportation system. Check with your school placement office to see what information they have on the kinds of transportation that are available in the city you are going to.

Busses. Some larger cities have bus lines that run on regular routes with regular schedules. Check with the personnel office where you work: the city transportation office, or the Chamber of Commerce office to get a map of where the busses go and a schedule. Busses are usually cheap and often have routes that go near large employers just before and after working hours. This can be a reliable and inexpensive way to get to work. If you are not working the day shift, check the schedule to see if the bus runs when you need it. Also check the route map to see if the bus can take you shopping, to the laundromat, and to other places you will want to go. Remember, busses only go on their regular routes and only on their regular schedule.

Dial-a-Ride. Some cities have a public transportation system similar to a taxi cab. After you phone the office, a small bus picks you up at home and drops you off where you want to go. The bus will also pick up and drop off other people along the way. You need to allow some extra time when you use this type of transportation. You can eliminate some waiting time by calling an hour or two ahead of time and telling the dispatcher where you want to go and when. Many dial-a-ride systems will let you set up a regular ride to and from work each day. They will pick you up at home at the same time each day and take you to work. Be ready when they arrive, because they can't wait for you to finish breakfast. This can be an inexpensive way to get around town and will take you from your door to where you're going. Plan on waiting to be picked up and then taking the long route to get where you are going.

Taxi Cabs. In most cities the price of cabs puts them in the emergency-use category. A cab will come to your home and take you anywhere you want to go; but, because they are moving only you, they are quite expensive. It is a way to get to work on a morning when your car won't start or you overslept and missed your bus.

PRIVATE TRANSPORTATION

Car Pools. If you can find some people who live near you and work when you do, you can form a car pool. You may have to drive your car once in awhile. If you don't have a car, you might be able to pay a couple of dollars a week to the people who do drive. Car pools are good if you can depend on everyone in them to be on time – don't make everyone late by not being ready. Let the others know if you're not going to work or won't be ready. A disadvantage to car pools is that you can't do anything on the way home from work like pick up some groceries or do your laundry. You may also have a problem if you have to work overtime when the others don't.

Van Pools. Some companies buy vans that are driven to and from work by employees. You pay a few dollars to cover operating expenses. This has the same advantages and disadvantages as a car pool except the company owns the van. Check with the company personnel office on this or car pooling.

Bicycle or Walking. Can you find a place to live that is close enough to work, shopping, and the other places you need to go that you can walk or ride a bike? These are inexpensive; and think of the great exercise you'll get!

HOW DO I FIND A PLACE TO LIVE?

Finding a place to stay will be one of your first problems. There are a number of places that may be able to help. Start at the Chamber of Commerce where you can get a map of town and maybe a list of realtors and rental agencies.

- Check rental agencies and realtors who handle rental properties.
- Ask the personnel people where you work if they have a listing of rooms or apartments.
- Look in the want-ad section of the newspaper and shoppers' guide.
- Put a card or note on the company bulletin board saying that you'd like to find a place to rent.

WHICH IS BETTER–A ROOM OR AN APARTMENT?

Rooms and apartments each have advantages and drawbacks. Rooms are usually cheaper but don't offer as much privacy. An apartment will probably give you more room, but the price will be higher. In this section you will find more about the advantages and disadvantages, and things to think about when making your decision.

ROOMS

A room usually costs less and may be what you choose until you can afford an apartment which gives more privacy and freedom. Rooms can be rented in private homes, some motels and hotels rent rooms by the month, and there are organizations such as the YMCA or YWCA that provide rooms. Some are clean, pleasant, attractive places to live; some are not. Check out the places carefully for yourself to be sure you'll be comfortable there.

When looking at a room, check on how close you will be to work, shopping, laundromat, bus lines, restaurants, and movies. Find out if there is a kitchen you can use. Some rooming houses will provide meals–even pack a lunch for you to take to work. Are you allowed to have any food in your room? Can you have a hot plate in your room to fix meals? Also, find out the rules about alcohol and parties or visitors in your room.

APARTMENTS

An apartment will cost more than a room, but it will give you more privacy and a chance to save money by doing your own cooking. Apartments come in almost all sizes and price ranges. When you are looking at an apartment, there are some things you should ask about.

Security Deposit. Is there a deposit? How much is it? When is it refunded and what will I have to do to get the deposit back? The answers are usually, "Yes." "One month's rent." "Refunded when you move out; if the place is in as good shape when you leave as it was when you moved in, and if you tell the landlord a month before you move out. Or it is used as the last month's rent."

Utilities. Will the water, electricity, TV cable, and gas be in my name or the landlord's? Will I have to pay deposits? This may be a good place for a word on utility bills. You can keep them down by using good conservation practices. Turn down the heat; shut off the lights you aren't using; turn the water completely off; wash, don't dream in the shower; shut the TV off if you're not watching it. Sounds like Mom talking, doesn't it? Pay the bills when they are due, follow your budget and don't get behind. Catch up is a tough game to play.

Lease. You may have to sign a lease, usually for one year. A lease should include the following information:

- The amount of the rent and when it must be paid.
- An inventory of the furnishings and the condition of everything.

- Conditions for the return of all or part of the surety deposit.
- Conditions for ending the lease agreement. Can you give 30 days notice before moving and still get back your deposit?
- Provisions for subletting. This is when you move and someone else rents the apartment. You may still be responsible for what happens in the apartment.

If you are under 21, your parents may have to co-sign with you on the lease. Don't be offended by this. The landlord wouldn't rent to you if they didn't think you were going to be a good, responsible renter. Co-signing for someone under 21 is a legal requirement in some states.

Neighbors. Is this the type of place where you will fit in and be comfortable? Do most of the people live the way you do? If your neighbors are all senior citizens who go to bed at 9:00 and you like to party a lot, it might be better if you found another place.

Location. Is the building in a convenient spot in town? This is especially important if you are depending on public transportation.

WHAT WILL IT COST FOR DEPOSITS BEFORE I MOVE INTO MY APARTMENT?

Some kind of deposit is required for most utilities – water, electricity, gas, and TV cable. If the cost of utilities is not part of the rent and if the utility bills are put in your name, it will cost you some money to get started. The cost of deposits vary depending on the city and the company. Some will not ask for any deposit, but there may be an installation charge. In other places you may have to pay as much as $120 for a water and electricity deposit. Be sure to find out what the deposit and installation or change-over charges will be before you decide to move into your apartment. Also, find out what you need to do to get your deposit back.

Let's take a look at an example of what you might need to turn the key and step into your apartment.

Rent - First Month	$250
Deposit on Apartment	250
Gas company deposit	0
Gas Company Change-over Fee	10
Electricity & Water Deposit	120
Phone Deposit	20
Cable TV Installation	15
	$775

The amounts of the deposits will vary from one town to another. If the bills are in the landlord's name rather than your name, you won't need to make a deposit. Some of these expenses, like the phone and TV, can be postponed for awhile. Others can be shared with roommates. If you pay your bills on time and don't wreck the apartment, much of this will be refunded.

AN UNFURNISHED APARTMENT IS CHEAPER –WHERE CAN I GET FURNITURE?

Most apartments come with a stove and refrigerator, but the rest is up to you. Furnishing an apartment or room can be done quite reasonably if you can scrounge from family, relatives, and friends. Almost everyone has something they aren't using that you need; don't be afraid to ask. Bedroom furniture, living room furniture, a kitchen set, dishes, silverware, pots and pans, small appliances can all be found somewhere. If the distance is too great to move the stuff from home to your new location, check out second-hand stores, auction sales, Good-Will stores, and other places that have items donated to them to fix up and sell. Also look in the classified ads section of your newspaper and shoppers' guide. You can get some reasonably priced, serviceable items that will do the job until you can afford something better. Also, keep in mind that you can do without for a time if you need to. Just think of the stories you can tell your grandkids about how rough it was when you started out on your own.

WHAT SHOULD I LOOK FOR WHEN CHOOSING A ROOMMATE?

Sharing an apartment with one, two, three or more people has some definite advantages. You share expenses and have company; but, at times, problems do come up, so be sure your roommates are people you can work out problems with. Everybody has to compromise and learn to share, get along, and do their part when sharing an apartment.

When choosing a roommate, talk about your attitudes and values. You will be going through a lot together, so pick people you can get along with. Try to find people whose ideas about smoking, housekeeping, parties, the opposite sex, hobbies, and other interests are similar to yours. It is also helpful if you and your roommates work the same shift.

Choose your roommates carefully. If you are lonely or in a new situation, you may be tempted to go along with something you ordinarily would not do. Stay away from people who get into things that make you uncomfortable. You know what's right for you. Find friends and roommates you enjoy being with and who have values you can accept.

HOW CAN I MAKE LIFE IN THE APARTMENT AS PEACEFUL AS POSSIBLE?

Once you've chosen a roommate and moved into an apartment, there are things you can do to avoid problems. Disagreements among roommates usually stem from one not respecting the privacy or property of others or not doing their share of the work. Stay out unless invited, hands off unless given permission, and expect to do a bit more than what you think is your share. Things will go much better.

The refrigerator can be a real problem area. If you're sharing meals or cooking separately, what belongs to your roommmate isn't yours and what belongs to the two of you isn't yours either; you *share* it. Problems usually come up when one person has friends over. They raid the refrigerator, eat the week's groceries, drink everything in sight, then leave. You're too broke to replace it all and your roommate comes home hot, tired, hungry, and dry. Now you have a real problem.

A few thoughts on cleaning. Cleaning we do just before we move out – right? Wrong! Do it all the time. Wash the dishes when you finish eating. Make your bed and straighten your room when you get up. Empty the ashtrays often. Throw away that can when

you finish it. Sweep the floor before it gets sticky and crunchy. Take out the garbage on your way out. Leave the bathroom cleaner than you found it. When it comes to cleaning, do it now and keep it clean all the time. It's easy to do once you get used to it and it eliminates a lot of problems.

HOW CAN I BE A GOOD NEIGHBOR?

The best way to handle problems with your neighbors is to avoid letting trouble start. When you look for a room or an apartment, learn as much as you can about the people living in the same area. Are they your age? Do they work nights and sleep in the daytime? Do they have a lot of parties?

The other key to good relations with your neighbors is to show respect and consideration. If you turn the TV and stereo down so the neighbors can't hear them, problems will be avoided.

Parties can also get too loud. Either keep it quiet, invite *ALL* the neighbors, or find another place to get together where no one will be bothered. Remember that many people work the 2nd or 3rd shift, even on weekends, and have to sleep during the day.

Do your share of the work around the building like shoveling the sidewalk, mowing the law, or cleaning the halls. Show respect for your neighbors by asking permission before using things that belong to them. Be careful not to block other people's parking places. A little extra effort on your part will make getting along with neighbors easy and pleasant for everyone.

HOW CAN I LEARN MORE ABOUT MY NEW HOMETOWN?

Go to the Chamber of Commerce. They will have a map of the town and the surrounding area, as well as guides to things to see, places to go, entertainment, clubs, and churches. If they don't have a map and schedules of the public transportation (bus, train, subway), they'll be able to tell you where to get one.

You can also get some information on your new town before you go. The placement office will be able to give you some things. The clergy at your church can tell you what is available in your new town. Leaders in organizations you've been active in; Girl Scouts, Junior Achievement, Key Club, etc., may be able to give you names of people to contact in your new town.

In your spare time, take the maps and begin exploring; on foot, in your car, or using public transportation. Pick a place to go using your guides and the map. Allow yourself plenty of time to look around, make a side trip to something that interests you; even get lost a bit. Soon you'll become familiar with more and more of the area, find it easy to get around, and begin feeling at home. One of your first trips might include the nearest hospital so you know how to get there in case you find yourself in need of some help.

The Yellow Pages of the telephone book can help you find shopping, laundromats, churches, entertainment, government offices, the police station, and other services you may need. Usually you'll find things grouped along a street or two in a certain section fairly close to you. Make it a point to get to know where these things are. Take a walk or a ride and look things over.

WHAT IS A COMMUNITY PROFILE?

It is a file of information that includes lists of businesses, schools, health care facilities, weather conditions, clubs and organizations, public transportation, things to see and do, and churches. You can get this information from the Chamber of Commerce. Your school placement office may also have a community profile on the city you are moving to.

THERE'S NOTHING TO DO HERE –WHAT DO I DO WITH MY TIME?

Here are some suggestions to use to start becoming an active member of your new hometown. Remember that you are the newcomer and will have to make most of the effort.

- Talk to people on breaks and during off hours. You'll soon find people with a common interest who can help you find what you're looking for.
- Check the Chamber of Commerce, usually in the phone book under "Chamber of Commerce", for a guide to Civic Clubs and Organizations, and an Entertainment Guide and Recreation Guide. Tell them what you are interested in; they are always very helpful.
- Check the newspapers for ads and announcements of things going on in the area. If it sounds good to you, force yourself to get out and attend. You'll meet people and begin to enjoy things in the area.
- Listen to local radio and watch local TV for happenings that interest you.
- See if some of the organizations you belonged to before have chapters in your new hometown.
- Get involved with people. Talk to Big Brothers/Big Sisters or to the local Girl Scouts or Boy Scouts to see if there is something you can do to help.
- Call the Welcome Wagon and tell them you are a newcomer. They'll come and see you, tell you about the area, and try to help you find the things that interest you. They also have gifts and certificates for gifts and services from various area merchants that help you get acquainted.
- Get involved in church activities.
- Sign up for classes at the community school or community college. These could be "enrichment" (hobby) classes or classes that would improve your job skills.

WHAT CAN A BANK OR CREDIT UNION DO FOR ME?

One of the first places you will want to go to is a bank or credit union. Many large employers have their own credit unions. Ask at the personnel office. A company credit union will often be more convenient and you may be able to have part of your pay put directly into your checking or savings account.

CHECKING ACCOUNTS

The first service you will want from a bank or credit union is a checking account. Checks are good because they give you a record of bills you've paid. A checkbook also saves you from having to keep too much cash on hand. The hardest thing to learn about a checking account is that it isn't a magic money tree. Money has to be put in, and then you can't take out more than you put in. Balance your checkbook after each check or deposit. Then check your balance against the bank's balance each month when the statement comes. The people at the bank will be glad to show you how to do this. It is much easier to do this regularly than it is to try and straighten out a mess that has been growing for two or three months.

SAVINGS ACCOUNTS

You will also want to set up a savings account. It is a good place to put the money you're going to save each month to use for car insurance and other major expenses. When emergencies come up, or if there is a lay-off or strike, you'll be glad you have some money saved to get by on. Most people find it easier to save money where it is a little harder to get at. This is the main advantage of a savings account. They also will pay some interest so your money will be working for you.

CREDIT AND LOANS

During your lifetime credit can be one of the best friends you have. Credit must be treated like a friend; don't abuse it, don't take unfair advantage of it, and keep your word. When making credit decisions, banks look at

- How long you've kept your job.
- What percentage of your income is being used to pay other loans or debts.
- How well you handled your money in the past, paid off loans on time, no checking overdrafts, etc.
- Your police record.

Bankers want to help you stay out of financial trouble. If something happens–lay-off, sickness, etc.–that keeps you from making payments; go to the bank. If you will go to them, they can help you with reduced payments until things get straightened out. Don't wait until you have missed so many payments that they come after you.